

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Matthew Kelly and Davena J. Wiley Adams

S.S. Nos.: xxx-xx-9789 and xxx-xx-8405

Mailing Address: 5214 Kerley Road Unit A3, Durham, NC 27705-

Case No. 11-80992

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 21, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 11, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/12/11

Lastname-SS#: Kelly-9789

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

| Retain | Creditor Name | Sch D # | Description of Collateral |
|--------|----------------|---------|---------------------------|
| | Kerley Gardens | | Apartment Lease |
| | | | |
| | | | |
| | | | |

SURRENDER COLLATERAL

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |

ARREARAGE CLAIMS

| Retain | Creditor Name | Sch D # | Arrearage Amount | (See †) |
|--------|---------------|---------|------------------|---------|
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |
| | | | | ** |

REJECTED EXECUTORY CONTRACTS/LEASES

| Creditor Name | Description of Collateral |
|---------------|---------------------------|
| | |
| | |
| | |
| | |

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

| Retain | Creditor Name | Sch D # | Monthly Contract Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|-------------------------|-----------|---------------------|-----------------------|---------------------------|
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |
| | | | | N/A | n/a | | |

STD - SECURED DEBTS w/ FMV

| Retain | Creditor Name | Sch D # | FMV | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|-----|-----------|---------------------|-----------------------|---------------------------|
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

STD - SECURED DEBTS w/ 100%

| Retain | Creditor Name | Sch D # | Payoff Amount | Int. Rate | Adequate Protection | Minimum Equal Payment | Description of Collateral |
|--------|---------------|---------|---------------|-----------|---------------------|-----------------------|---------------------------|
| | Ace Motor | 1 | \$10,482 | 5.00 | \$105 | \$219.07 | |
| | Northside | 2 | \$12,523 | 5.00 | \$76 | \$261.73 | |
| | | | | 5.00 | | | |
| | | | | 5.00 | | | |

| ATTORNEY FEE (Unpaid part) | | Amount |
|--|--------|-------------|
| Law Offices of John T. Orcutt, P.C. | | \$2,800 |
| SECURED TAXES | | Secured Amt |
| IRS Tax Liens | | |
| Real Property Taxes on Retained Realty | | |
| UNSECURED PRIORITY DEBTS | | Amount |
| IRS Taxes | | |
| State Taxes | | |
| Personal Property Taxes | | |
| Alimony or Child Support Arrearage | | |
| CO-SIGN PROTECT (Pay 100%) | Int. % | Payoff Amt |
| All Co-Sign Protect Debts (See*) | | |
| GENERAL NON-PRIORITY UNSECURED | | Amount** |
| DMI= None(\$0) | | None(\$0) |

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$510** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.84** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Capital One **
Bankruptcy Department
PO BOX 85167
Richmond, VA 23285

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Ace Financial
111 Cupped Oak
Attn: Managing Agent
Matthews, NC 28104

Chaplin & Gonet
Attorneys
5211 W. Broad Street
Richmond, VA 23230

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

ACS/College Loan Corp.
14303 Gateway Pl.
Poway, CA 92064

Chrysler Financial
Post Office Box 9223
Farmington, MI 48333-9223

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AFNI, Inc.
Post Office Box 3097
Bloomington, IL 61701-3097

Collection
PO Box 9134
Needham Heights, MA 02494

Experian
P.O. Box 2002
Allen, TX 75013-2002

AFNI-Bloom
404 Brock Drive
Post Office Box 3097
Bloomington, IL 61701

Consumer Portfolio Services
Loan Servicing Center
Post Office Box 57071
Irvine, CA 92619-7071

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Alexander Buick Pontiac GMC
1800 Old Richmond Highway
Alexandria, VA 22303

Continental Finance
Post Office Box 11743
Wilmington, DE 19850-1743

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

AMCB
Post Office Box 37019
Baltimore, MD 21297

Cox Communications
2120 West Arlington Boulevard
Greenville, NC 27834-6487

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Bank of Delaware
2 Liberty Place
50 S. 16th Street
Philadelphia, PA 19102

Credit Acceptance
PO Box 5070
Southfield, MI 48086

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Brian D. West, Esquire
8000 Towers Crescent Drive
Suite 600
Vienna, VA 22182

Credit Control Group
11821 Rock Landing Drive
Newport News, VA 23606

CREDITCONT
11821 Rock Landing Drive
Newport News, VA 23606

First Premier Bank
601 S. Minnesota Ave
Sioux Falls, SD 57104

Main Street Acquisition
2877 Paradise Road
Unit 30
Las Vegas, NV 89109

Dulles Green LP
2150 Astoria Circle
Herndon, VA 20170

Global
5840 Interstate 20 W Ste 250
Arlington, TX 76017

Metabank
5501 South Broadband Lane
Sioux Falls, SD 57108

Ellipse at Governors Center
11842 Federalist Way
Fairfax, VA 22030

Global Acceptance Credit Company
5850 W I-20, Ste 200
Arlington, TX 76017

Midland Credit Management, Inc***
8875 Aero Drive, Suite 200
San Diego, CA 92123

Enhanced Recovery Company, LLC
8014 Bayberry Road
Jacksonville, FL 32256

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Fair Collections & Outsourcing
12304 Baltimore Avenue, # E
Beltsville, MD 20705

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

Nelnet Loans
Post Office Box 1649
Denver, CO 80201-1649

Fairfax Pediatric Associates
3650 Joseph Siewick Drive
Ste 101
Fairfax, VA 22033

Kathleen G. Prugsawan
Paralegal to Brian D. West, Esquire
8000 Towers Crescent Drive
Suite 600
Vienna, VA 22182

Niswander, Inc.
499 South Pickett Street
Alexandria, VA 22304

FAS Adjustment Bureau
Post Office Box 1543
Orange Park, FL 32067-1564

Law Offices of Ross Gelfand, L.L.C.
Post Office Box 1870
Roswell, GA 30077

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

FBODSimply
1000 Rocky Run Parkway
Wilmington, DE 19803

LHR, Inc
56 Main Street
Hamburg, NY 14075

Northside Auto
9012 Centerville Road
Attn: Managing Agent
Manassas, VA 22110

First Bank of Delaware
1000 Rocky Run Parkway
Wilmington, DE 19803

Loan Max LLC
8375 Centreville Road
Manassas, VA 20111

Professional Account Management,L
2040 W. Wisconsin Avenue
Milwaukee, WI 53233

RJM Acquisitions, LLC
575 Underhill Blvd.
Suite 224
Syosset, NY 11791-3416

US Dept of ED
PO Box 7202
Utica, NY 13504

RPM
PO Box 768
Bothell, WA 98041

Verizon Virginia Inc.
500 Technology Dr.
Weldon Springs, MO 63304

Sallie Mae
Post Office Box 9500
Wilkes Barre, PA 18773-9500

Virginia Child Support Enforcement
7 N. Eight Street
Richmond, VA 23219

Sprint Nextel-Correspondence*****
Attn: Bankruptcy Department
Post Office Box 7949
Overland Park, KS 66207-0949

Virginia Department of Taxation
Office of Customer Services
Post Office Box 2369
Richmond, VA 23218-2369

Summitactres
PO Box 131
Champlin, MN 55316

West Asset Management ***
2703 N. Highway 75
Sherman, TX 75090

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380

Yaminah McGee
196 Charlotte Drive
Apt. 1
Laurel, MD 20724

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6616-203 Six Forks Road
Raleigh, NC 27615

The West Law Group
Attorneys At Law
8000 Towers Crescent Drive
Suite 600
Vienna, VA 22182

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Middle District
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Greensboro, NC 27502-1858